

Insurance Company,

THE MICHIGAN STATE

W. 1464

School District No. 6, Texas
Chairman Jones Moderator
W. H. Schleifer
Balcones Co. Clerk

Amount Issued, \$500,000
Cash Premium, \$ 11.25
Policy and Surety, \$ 2.00
Revenue Stamp. 25

1350

Expires, February 5th, 1874
Hermann W. H. Agent.

Holmes & Cook Printers, Adrian, Mich.

The Michigan State Insurance Company

No. 14644

OF THE CITY OF ADRIAN.

\$500.00

BY THIS POLICY OF INSURANCE,

In consideration of Eleven & 25/100 Dollars,

THE MICHIGAN STATE INSURANCE COMPANY

Do Insure Board of School District No. 6, of Texas, Kalamazoo Co. Mich

Against Loss or Damage by Fire to the Amount of
Five Hundred Dollars, to wit: On
Their School House in Laid District \$500.00

For more particular description, and as forming part of this Policy, reference being had to Application and Survey, of the same number herewith, on file in this Office.

And the said Company do hereby Promise and Agree, To make good unto the said insured, his, her or

their executors, administrators and assigns, all such loss or damage, not exceeding in amount the sum insured, as shall happen by fire to the property as above specified, from the Fifth day of February of

one thousand eight hundred and sixty Seven at twelve o'clock at noon, until the Fifth day of February of

one thousand, eight hundred and Seventy two at twelve o'clock at noon:

the said loss or damage to be estimated according to the true or actual value of said property, at the time the same shall happen, and to be paid within sixty days after due notice and proof thereof, made by the insured, in conformity to the conditions annexed to this Policy. But the said insured shall not be entitled to recover, by virtue of this Policy, more than two-thirds the value of any building or buildings at the time they are destroyed. PROVIDED ALWAYS, and it is hereby declared, that this Company shall not be liable to make good any loss or damage by fire which may happen or take place by means of any invasion, insurrection, riot or civil commotion or of any military or usurped power, nor for loss on personal property not burned but stolen or missing. AND PROVIDED FURTHER, that in case the insured or any other person having an interest in said property shall have already any other insurance against loss by fire, on the property hereby insured, not notified to the Company according to the annexed conditions, then this insurance shall be void and of no effect. And if any other insurance on the same shall hereafter be made, and shall not with all reasonable diligence be notified to the Secretary, and the same be endorsed on this instrument, or otherwise consented to by him, in writing this Policy shall cease, and be of no further effect. And in all cases of other insurance upon the property hereby insured, whether prior or subsequent to the date of this Policy, in case of loss or damage by fire, the insured shall not be entitled to demand or recover on this Policy any greater portion of the loss or damage sustained than the amount herein insured shall bear to the whole amount insured on said property.

And it is also Agreed, That this insurance is not to apply to or cover jewels, plated ware, medals, pictures, family paintings, sculpture, statuary or musical instruments unless an inventory of the same be made in the application for insurance, or attached thereto. AND IT IS ALSO AGREED, That this policy is made and accepted subject to and in reference to the terms and conditions hereunto annexed, which it is mutually agreed by the parties hereto, shall form a part of this policy, and shall be used and resorted to, to explain or ascertain the rights and obligations of said parties.

** The interest of the insured in this Policy is not Assignable, unless the assignee, before any loss happens, shall give notice to the Secretary, in writing, of the assignment, and have his consent thereto endorsed on or annexed to this Policy. And in case of any transfer or termination of the interest of the insured, or any part of his interest in the property hereby insured, either by sale, contract, or otherwise, or in case any incumbrance by mortgage or otherwise shall fall or be executed thereon, without such consent, this policy shall from thenceforth be void and of no effect.

IN WITNESS WHEREOF, the PRESIDENT of this Company has hereunto subscribed his name, and caused the same to be attested by their SECRETARY, at ADRIAN, Michigan.

Henry Hank

J. M. S. Wilson

Secretary.

President.

THE MICHIGAN STATE INSURANCE COMPANY.

Office at Adrian, Michigan.

CHARTER PERPETUAL,

CAPITAL, \$190,027,65.

DIRECTORS.

W. S. WILCOX,

F. J. HOUGH,

ABEL WHITNEY,

R. H. WHITNEY.

HENRY HART,

H. A. ANGELL,

F. A. BLADES,

E. O. GROSVENOR.

W. H. STONE,

F. C. BEAMAN.

JOHN K. BOIES.

OFFICERS.

W. S. WILCOX, President.

ABEL WHITNEY, Vice President.

HENRY HART, Secretary.

W. H. STONE, Treasurer.

F. J. HOUGH, General Agent.

CONDITIONS OF INSURANCE.

I. All applications for Insurance must be in writing according to the printed forms of the Company, and specify the construction and materials of the buildings to be insured, or containing the property to be insured; by whom occupied; whether as a private dwelling, or how otherwise; its situation with respect to contiguous buildings, and their construction and materials; and whether any manufactory is carried on within or about it; and including every fact and circumstance that can affect the risk or hazard of the property within eight rods.

II. In all cases of application for insurance in this Company, the applicant shall state and set forth the true value of the property to be insured; the amount already insured on the same; the whole amount of incumbrance on the property, and the nature or kind of incumbrances the true nature or tenure of his estate or interest in the property to be insured, if less than in fee simple to the land on which the buildings to be insured are located,—otherwise this policy shall be void and of no effect. And in case of other insurance, whether prior, subsequent, or bearing even date herewith, and not noted on the application, nor endorsed on this policy, or otherwise approved by the Secretary, then and in that case this policy shall be void.

III. If after insurance is effected on any buildings, or goods, in this office, the risk shall be increased by any means whatsoever, such insurance shall be void, and of no effect, unless, before any loss happens, the same shall be approved in writing by the Secretary of the Company.

IV. This policy is issued upon the application and survey of the insured of the same number herewith, and the same shall form a part and portion of this policy and a warranty on the part of said insured.

V. No insurance shall be considered as binding until the actual payment of the cash premium. The acknowledgment of the payment of the cash premium on the face of the policy, shall not be deemed conclusive evidence of such payment. A promissory note given for such premium shall be deemed the payment of the premium, but in case such note shall not be paid at maturity, then this policy shall have no force or effect so long as the same shall remain unpaid.

VI. Property held in trust, or on commission, must be insured as such; otherwise the policy will not cover such property; and in case of loss, the names of the respective owners shall be set forth in the preliminary proofs of such loss, together with their respective interests therein. Goods on storage must be separately and specifically insured.

VII. This company does not require notice to be given of a change of tenants, or of such alterations in chimneys, or of stove-pipes, or of the erection of such additions or out buildings, as do not increase the hazard of the property and render the same more liable to be destroyed by fire, but when the owner ceases to occupy buildings himself and they become occupied by a tenant or other person, notice of the same must be given to the Secretary and an additional rate paid therefor, or this policy becomes void.

VIII. This company will be liable for fire by lightning, but not for property stolen, nor for any injury, loss or spoliation of the property insured, after it is removed from the building where it was insured, nor for loss or damage by fire to any uninhabited Dwelling House.

IX. All persons insured by this company and sustaining loss or damage by fire, are forthwith to give notice thereof to the Secretary, and within thirty days after the loss, deliver to the Secretary a particular account of such loss or damage, naming each article and the cash value thereof at the time of the fire, signed with their own hands and verified by their oath or affirmation, and also, if required shall produce their books or accounts, and other proper vouchers, and permit extracts and copies to be made. They shall also declare on oath whether any and what other insurance has been made on the same property; what was the whole value of the subject insured; what was their interest therein; in what general manner, (as to trade, manufactory, merchandise, or otherwise,) the building insured, or containing the subject insured, and several parts thereof, were occupied at the time of the loss, and who were the occupants of such building, and when and how the fire originated, so far as they know and believe. They shall also procure a certificate under the hand of a magistrate or notary public, (most contiguous to the place of the fire, and not concerned in the loss, as a creditor or otherwise, or related to the insured or sufferers,) that he has made inquiry into the cause and origin of the fire, and also as to the property destroyed, and is acquainted with the character and circumstances of the person or persons insured, and does know, or verily believe that he, she, or they, really, and by misfor-

tune, and without fraud or evil practice, hath or have sustained by such fire, loss and damage, to the amount therein mentioned; and shall also, if required, submit to an examination under oath, by the agent or attorney of the company, and answer all questions touching his, her, or their knowledge of anything relating to such loss or damage, or to their claim therefor, and subscribe such examination, the same being reduced to writing; and until such proofs, declarations, and certificates are produced, and examination if required, the loss shall not be deemed payable; and any misrepresentation or concealment, or fraud, or false swearing, in any statement or affidavit, in relation to said loss, or damage shall forfeit all claim by virtue of this policy, and shall be a full bar to all remedies upon the same. Where personal property is partially damaged, the insured shall forthwith cause it to be put in as good order as the nature of the case will admit, assorting and arranging the various articles according to their kinds; and shall cause a list or inventory of the damaged articles to be made, naming the quantity and cost of each kind. The damage shall then be ascertained by the examination and appraisal of each article by disinterested appraisers, mutually agreed upon, one half of the expenses to be paid by the insurers.

X. Losses shall be payable at this office, in bankable currency, in sixty days after due proofs thereof, amended and completed, shall have been filed in this office, in compliance with the provisions of section IX of these conditions. Neither the assured in this policy, or any assignee thereof, shall be entitled to demand or recover of the insurers, in any court of law or chancery, any damages for loss by fire to the property herein insured, unless such assured or assignee shall previous to or at the time of the fire, have or hold a bona fide insurable interest in the property so insured, either by ownership, or mortgage, or judgment, amounting to a lien upon the property, and in no case any larger sum than such bona fide interest, anything written or endorsed upon this policy to the contrary notwithstanding.

XI. In case of any loss or damage to the property insured, it shall be optional with the Company to replace the articles lost or damaged with others of the same kind and equal goodness; and to build or repair the building or buildings within a reasonable time—giving notice of their intention so to do within thirty days after having received the preliminary proofs of the loss required by the 9th article of these conditions.

XII. It is furthermore hereby expressly provided that no suit or action of any kind against said company, for the recovery of any claim upon, under, or by virtue of this policy, shall be sustained in any court of law or chancery unless such suit or action shall be commenced within the term of twelve months next after any loss or damage shall occur; and in case any such suit or action shall be commenced against said company, after the expiration of twelve months next after such a loss or damage shall have occurred, the lapse of time shall be taken and deemed as conclusive evidence against the validity of the claim thereby attempted to be enforced.

XIII. When a policy is issued to a mortgagee or assignee of a mortgage upon such mortgage interest, the company may in case of loss pay the full amount due upon such mortgage whether the same be more or less than the insurance, and the holder of the policy on such mortgage interest, shall, on being notified of the intention of the company to pay the amount due upon said mortgage make and deliver to the company a legal and valid assignment of such mortgage, and if they refused to do so, then this policy and the claim arising under it shall be null and void.

XIV. Insurance once made, may be continued for such further term as may be agreed on, the premium therefor being paid and a renewal receipt being given for the same; and it shall be considered as continued under the original representation, in so far as it may not be varied by a new representation in writing, which in all cases it shall be incumbent on the party insured to make, when the risk has been changed, either within itself, or by the surrounding or adjacent buildings.

XV. There shall be no waiver or evasion of any of these terms or conditions without the concurrence of the Secretary of the Company, endorsed hereon, or otherwise specifically acknowledged in writing by him. All notice of other insurances, changes, increased hazard, or of whatever else that may affect the rights or privileges of the parties, must be made in writing to the Secretary, at Adrian, Michigan, AND THE NUMBER OF THE POLICY GIVEN.

This insurance may be at any time terminated at the option of the Company, on giving notice to that effect and refunding a rateable proportion for the unexpired time of the policy.

WESTERN DEPARTMENT, 49 LA SALLE ST., CHICAGO, ILLINOIS.

G. F. BISSELL,
General Agent.

P. P. HEYWOOD,
Asst. General Agent.

C. C. DANA,
Supt. of Adjustments.

CHARTERED 1810.

THE HARTFORD FIRE INSURANCE CO.

HARTFORD, CONN.

AGENCIES IN ALL PROMINENT LOCALITIES,
Where duly authorized Policies can be secured.

\$23,000,000 Losses Paid.

DEVOTED EXCLUSIVELY TO INSURANCE
Against Loss or Damage by Fire.

Agency at



March 30 1880

L Jones Esq
Oshkosh Mich

Dear Sir

On reference to my books I find that I was obliged to write you a new policy. on account of the old one one having been written at the Mattawan Agency. However it is not right that you should loose so. I have made the Company loose it and the total amount will be \$800 as agreed

Yours very truly
R. O. Beebe.

DOLLARS

1000

THE

NUMBER

1380



In Consideration of the receipt of Twentytwo and 50/100 Dollars,
 and of the agreements and conditions herein contained, Do Insure School Dist No 6 Fractional. Texas ~~Coltumbelliana~~
 to the amount of One Thousand Dollars,

On ~~the~~ one story brick School House including Seats and Desks attached
 Situate on the Northwest quarter of Section No 6 of the Township of Texas
 Kalamazoo County Mich

Attached to Policy No. 1380 Agency at Paw Paw State of Mich.

IT IS HEREBY SPECIALY AGREED, That this contract insures against any loss
 or damage caused by Lightning to the property insured, not exceeding the sum insured, nor the
 interest of the assured in the property, and subject in all other respects to the terms and conditions
 of the Policy hereby referred to.

Paw Paw Nov 1st 1881.

R. O. Beebe Agent.

1 Against all such immediate Loss or Damage sustained by the assured, as may occur by FIRE to the property above specified, not exceeding the sum insured, nor the interest of the
 2 assured in the property, EXCEPT as hereinafter provided, from the First day of November eighteen hundred and Eighty one at 12 1
 3 o'clock noon, to the First day of November eighteen hundred and Eighty Six at 12 o'clock noon, the amount of loss or damage 2
 4 to be estimated according to the actual cash value of the property at the time of the fire, which shall in no case exceed what it would then cost to replace the same, deducting therefrom a 3
 5 suitable amount for any depreciation of such property from use or otherwise; and to be paid to the assured or Its legal representatives, sixty days after due notice and satisfactory proofs 4
 6 of the same are made by the assured and received at their office in Chicago, in accordance with the terms of this Policy hereinafter mentioned; and this Company shall not be liable until the actual payment of the premium, nor for loss 5
 7 by theft at or after a fire, nor for loss caused by invasion, insurrection, riot, civil commotion, military or usurped power; nor for any loss by fire where such fire is occasioned by the fall of any building insured, or of any building containing 6
 8 the property insured, or any part of such buildings; nor for any consequential or constructive damages to any building beyond what it would cost to repair or replace the same, whether such damage result from municipal ordinances or laws 7
 9 regulating or prohibiting the re-construction or repairs of buildings, or otherwise; nor for loss or damage to property in any other locality than where originally insured, unless written consent to removal be endorsed hereon; nor for 8
 10 any commissions on merchandise in hands of consignees; nor for loss caused by lightning, or explosions of any kind unless fire ensues, and then for the loss or damage by fire only; nor for loss or damage caused by removal of property from 9
 11 a building where there is no loss by fire, unless such removal was necessary to preserve the property, in which case the damage shall be borne by both parties in proportion as the whole sum insured bears to the whole value of the 10
 12 property insured; nor for loss or damage caused by neglect to use all practicable means to save and preserve the property from damage at and after the fire. And there can be no abandonment to the Company of the property insured. 11
 13 If an application, survey, plan, or description of the property herein insured is referred to in this Policy, such application, survey, plan, or description, shall be considered a part of this Policy, and a warranty by the assured; and 12
 14 if the assured, in a written or verbal application, makes any erroneous representation, or omits to make known any fact pertaining to the risk; or if there shall be any other insurance, whether valid or otherwise, on the property 13
 15 insured, or any part thereof, at the time this Policy is issued, or at any time during its continuance, without the consent of this Company written hereon; or if the risk be increased by any means within the control of the assured, this 14
 16 Policy shall be void. And immediately upon the passing or entry of a decree of foreclosure, or upon a sale under a deed of trust, or levy under an execution, or if the assured shall be adjudged a bankrupt, or if the property insured be 15
 17 assigned under any bankrupt or insolvent laws, or if any change takes place in the title or possession of the property, whether by sale, transfer, conveyance, legal process, or judicial decree, or if the Policy before loss be assigned without 16
 18 the consent of the Company endorsed hereon; or if the assured is not the sole, absolute, and unconditional owner of the property insured; or if said property be a building or buildings, and the assured be not the owner of the land 17
 19 on which said building or buildings stand, by title in fee simple, and this fact is not expressed in the written portion of the Policy; or if gunpowder, phosphorus, rubber cement, fireworks, naphtha, benzine, gasoline, petroleum, or crude, 18
 20 earth or coal oils, are kept or used on the premises without written consent; or if the premises hereby insured are or shall hereafter become vacant or unoccupied and so remain for more than ten days, or, being a mill or manufactory, 19
 21 shall be run over or extra hours, or shall cease to be operated and so remain for more than ten days, without notice to the Company in each case, and consent endorsed hereon; or in case of neglect or deviation from the laws or police 20
 22 regulations made to prevent accidents from fires; then, and in every such case, this Policy shall be void. Kerosene oil, if of the legal standard, may be used for lights, lamps to be filled and trimmed by daylight only; one barrel may 21
 23 be kept on the premises for this purpose, and may also be kept for sale in stores, in quantities not exceeding five barrels at any one time; if kept in greater quantities, without written consent, this Policy shall be void. This Policy 22
 24 may be canceled at any time at request of assured, the Company retaining customary monthly short rates for the time the Policy has been in force; it may also be canceled at any time by the Company, on giving written or verbal notice 23
 25 to that effect, and refunding or tendering to the assured, or if the Policy be not held by him to the legal holder thereof, a ratable proportion of the premium for the unexpired term of the Policy. 24
 26 In case of loss, the assured shall give immediate notice thereof, and shall render to the Company a particular account of said loss, under oath, stating the time, origin, and circumstances of the fire; the occupancy of the building 25
 27 insured or containing the property insured; other insurance, if any, and copies of all Policies; the whole value and ownership of the property; and the amount of loss or damage; and shall produce the certificate, under seal of a 26
 28 Magistrate, Notary Public, or Commissioner of Deeds, nearest the place of the fire, and not concerned in the loss or related to the assured, stating that he has examined the circumstances attending the loss, knows the character and 27
 29 circumstances of the assured, and verily believes that the assured has, without fraud, sustained loss on the property insured to the amount claimed by the said assured. In no case shall the claim be for a greater sum than the actual 28
 30 damage to or cash value of the property at the time of the fire, nor shall the assured be entitled to recover of this Company any greater proportion of the loss or damage than the amount hereby insured bears to the whole sum insured 29
 31 on said property, whether such other insurance be by specific or by general or floating policies, and without reference to the solvency or the liability of other insurers. Assignors, unless the assignee owns the property, must make the 30
 32 proofs hereby required. If required, the assured shall produce books of account and other proper vouchers, and exhibit the same for examination, either at the office of this Company, or such other place as may be named by its agent, 31
 33 and permit extracts and copies thereof to be made, and shall also furnish original or properly certified duplicate invoices of all property hereby insured, whether damaged or not damaged; shall submit to examination or examinations 32
 34 under oath by any person appointed by the Company, touching all questions by him deemed pertinent to the loss, and subscribe such examination or examinations when reduced to writing, and a refusal to answer such questions and 33
 35 subscribe such examinations when reduced to writing, shall cause a forfeiture of all claims under this Policy. Loss or damage to property partially or totally destroyed, unless the amount of said loss or damage is agreed upon between the 34
 36 assured and the Company, shall be appraised by disinterested and competent persons, one to be selected by this Company, and one by the assured; and where either party demand it, the two so chosen may select an umpire to act with 35
 37 them in case of disagreement; and if the said appraisers fail to agree, they shall refer the differences to such umpire, each party to pay their own appraiser and one-half the umpire's fee, and the award of any two in writing shall be binding 36
 38 and conclusive as to the amount of such loss or damage, but no appraisal nor agreement for appraisal shall be construed, under any circumstances, as evidence of the validity of said policy, or of the Company's liability thereon. When personal 37
 39 property is damaged, the assured shall put it in best order possible, and make an inventory thereof, naming the quantity and cost of each article, and upon each article the damage shall be separately appraised, or if a building by an 38
 40 estimate in detail, and the report of the appraisers in writing, under oath, shall form a part of the proofs hereby required; and until such proofs and certificates are produced, and examinations and appraisal permitted, the loss shall not 39
 41 be payable. If the loss sustained be upon a building, fixtures, or machinery, the assured shall, if required, furnish duly verified plans and specifications of such property destroyed or damaged. The Company reserves the right to take 40
 42 the whole or any part of the property so damaged at the appraised value, or to repair, rebuild, or replace the property lost or damaged, with other of like kind and quality, within a reasonable time, giving notice of their intention so to do 41
 43 within sixty days after receipt of the proofs herein required. If any broker, or other person than the assured or the duly authorized agent of this Company, has procured this insurance, or any renewal thereof, he shall be deemed to be 42
 44 the AGENT OF THE ASSURED, and not of this Company, in any transaction relating to the insurance. Any fraud or attempt at fraud, or any false swearing on the part of the assured, shall cause a forfeiture of all claim under this Policy. 43
 45 Re-insurance to be on the basis, that in no event will this Company be liable for a sum greater than the portion re-insured bears to the whole sum insured by the Company re-insured, and in case of loss this Company to pay pro rata, 44
 46 and at the same time and manner as the Company re-insured. 45
 47 It is expressly covenanted by the parties hereto, that no suit or action against this Company for the recovery of any claim by virtue of this Policy, shall be sustainable in any Court of Law or Chancery, unless commenced within 46
 48 twelve months next after the loss shall have occurred; and should any suit or action be commenced against this Company after the expiration of the aforesaid twelve months, the lapse of time shall be taken and admitted as conclusive 47
 49 evidence against the validity of such claim, any statute of limitation to the contrary notwithstanding. And it is further expressly covenanted by the parties hereto, that no officer, agent or representative of this Company shall be held 48
 50 to have waived any of the terms and conditions of this Policy, unless such waiver shall be endorsed hereon in writing. 49
 51 N. B.—Books of Accounts, Securities for Money, Evidences of Debt, Deeds, Manuscript, Money, Bullion, Plate, Jewels, Medals, Engravings, Paintings, Sculptures, Ornament 50
 52 Patterns, and Curiosities, Frescoes or Wall Decorations are not insured, unless particularly mentioned in the Policy. Plate glass—doors and windows—when the plates are of the 51
 53 and other yard fixtures, awnings, signs, side-walks, prismatic lights outside of the wall lines of any building, store furniture and fixtures, counters and shelving, goods on storage, are 52
 54 and specifically mentioned. 53
 55 This Policy is made and accepted on the above express conditions; but shall not be valid unless countersigned by the duly authorized Agent of the Hartford Fire Insurance Company at 54
 56 Paw Paw, Mich. 55
 57 In witness whereof, The said HARTFORD FIRE INSURANCE COMPANY have caused these presents to be signed by the President, and attested by their Secretary, in the City of Hartford and State of Connecticut. 56
 58

J. D. Browne Secretary. Geo. L. Chase President.

AGENT

HARTFORD, CONN.

THE HARTFORD COURIER

John D. Morris Jr. 1886

No. 1380

NOTE: This Policy is not assignable for purposes of collateral security, but in all such cases it is to be made "Payable in case of loss," etc., by endorsement on its face, in case of actual sale or transfer of title, leave being previously obtained, the form subjoined may be used, which must be executed at the time of said transfer.

The property hereby Insured having been purchased by.....
THE HARTFORD FIRE INSURANCE COMPANY consent that the interest of.....
in the within Policy may be assigned to said purchaser, subject, nevertheless,

Dated at this day of

in the within Policy may be assigned to said purchaser, subject, nevertheless, to all the terms and conditions therein mentioned and referred to.

Dated at..... this..... day of..... 18.....

...Agent.

for Value Received, hereby transfer, assign, and set over unto
and assigns, all right, title, and interest in this Policy of Insurance, and all benefit and advantage
to be derived therefrom.

Witness..... hand and seal this..... day of..... 18.....

DOLLARS

800.

THE

NUMBER

51247



In Consideration of the receipt of Sixteen Dollars, and of the agreements and conditions herein contained, Do Insure Directors School Dishes No. 6 to the amount of Eight Thousand Dollars for the term of Five Years

ON THEIR ONE STORY BRICK, SHINGLE ROOF, SCHOOL BUILDING, SITUATE ON

N. W. QR. SECTION 6, TEXAS TOWNSHIP, KALMIAZOO COUNTY, MICHIGAN.

For a more particular description of the property hereby insured reference is had to the application of the assured, being No. 51247 which is hereby made a part of this policy and a warranty.

1 Against all such immediate Loss or Damage sustained by the assured, as may occur by FIRE to the property above specified, not exceeding the sum insured, nor the interest of the 1
 2 assured in the property, EXCEPT as hereinafter provided, from the NOVEMBER eighteen hundred and 86 at 12 2
 3 o'clock noon, to the NOVEMBER eighteen hundred and 91 at 12 o'clock noon, the amount of loss or damage 3
 4 to be estimated according to the actual cash value of the property at the time of the fire, which shall in no case exceed what it would then cost to replace the same, deducting therefrom 4

5 a suitable amount for any depreciation of such property from use or otherwise; and to be paid to the assured or their legal representatives, sixty days after due notice and satisfactory 6
 6 proofs of the same are made by the assured and received at their office in Chicago, in accordance with the terms of this Policy hereinafter mentioned; and this Company shall not be liable until the actual payment of 7
 7 the premium, nor for loss by theft at or after a fire, nor for loss caused by invasion, insurrection, riot, civil commotion, military or usurped power; nor for any loss by fire where such fire is occasioned by the fall of any 8
 8 building insured, or of any building containing the property insured, or any part of such buildings; nor for any consequential or constructive damages to any building beyond what it would cost to repair or replace the 9
 9 same, whether such damage result from municipal ordinances or laws regulating or prohibiting the reconstruction or repairs of buildings, or otherwise; nor for loss or damage to property in any other locality than where 10
 10 originally insured, unless written consent to removal is endorsed hereon; nor for any commissions on merchandise in hands of consignees; nor for loss caused by lightning, or explosions of any kind, unless fire ensues, 11
 11 and then for the loss or damage by fire only; nor for loss or damage caused by removal of property from a building where there is no loss by fire, unless such removal was necessary to preserve the property, in which case 12
 12 the damage shall be borne by both parties in proportion as the whole sum insured bears to the whole value of the property insured; nor for loss or damage caused by neglect to use all practicable means to save and preserve 13
 13 the property from damage at and after the fire. And there can be no abandonment to the Company of the property insured. 14
 14 If an application, survey, plan, or description of the property herein insured is referred to in this Policy, such application, survey, plan, or description shall be considered a part of this Policy, and a warranty by the 15
 15 assured; and if the assured, in a written or verbal application, makes any erroneous representation, or omits to make known any fact pertaining to the risk; or if there shall be any other insurance, whether valid or 16
 16 otherwise, on the property insured, or any part thereof at the time this Policy is issued, or at any time during its continuance, without the consent of this Company written hereon; or if the risk be increased, by any means 17
 17 within the control of the assured, this Policy shall be void. And immediately upon the passing or entry of a decree of foreclosure, or upon a sale under a deed of trust, or levy under an execution, or if the assured shall 18
 18 be adjudged a bankrupt, or if the property insured be assigned under any bankrupt or insolvent laws, or if any change takes place in the title or possession of the property, whether by sale, transfer, conveyance, legal 19
 19 process, or judicial decree, or if the Policy before loss be assigned without the consent of the Company endorsed hereon; or if the assured is not the sole, absolute, and unconditional owner of the property insured; or if 20
 20 said property be building or buildings, and the assured be not the owner of the land on which said building or buildings stand, by title in fee simple, and this fact is not expressed in the written portion of the Policy; or if 21
 21 gunpowder, phosphorus, rubber cement, fireworks, naphtha, benzine, gasoline, petroleum or crude earth or coal oils are kept or used on the premises without written consent; or if the premises hereby insured are or 22
 22 shall hereafter become vacant or unoccupied and so remain for more than ten days, or, being a mill or manufactory, shall be run over or extra hours, or shall cease to be operated and so remain for more than ten days, 23
 23 or in case of neglect or deviation from the laws or police regulations made to prevent accidents from fires; then, and in every such case, this 24
 24 Company shall not be liable. 25
 25 If any part of the property insured is destroyed by fire, or in case of neglect or deviation from the laws or police regulations made to prevent accidents from fires; then, and in every such case, this 26
 26 Company shall not be liable. 27
 27 If any part of the property insured is destroyed by fire, or in case of neglect or deviation from the laws or police regulations made to prevent accidents from fires; then, and in every such case, this 28
 28 Company shall not be liable. 29
 29 If any part of the property insured is destroyed by fire, or in case of neglect or deviation from the laws or police regulations made to prevent accidents from fires; then, and in every such case, this 30
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LIGHTNING INDEMNITY CLAUSE.

IT IS HEREBY SPECIALLY AGREED, THAT THIS POLICY SHALL COVER LOSS OR DAMAGE BY LIGHTNING, (MEANING THEREBY THE COMMONLY ACCEPTED USE OF THE TERM LIGHTNING AND NOT IN ANY CASE TO INCLUDE LOSS OR DAMAGE BY WIND, OR ELECTRICAL STORMS,) TO THE PROPERTY HEREBY INSURED NOT EXCEEDING THE SUM INSURED NOR THE INTEREST OF THE ASSURED IN THE PROPERTY WHETHER FIRE ENSUES OR NOT, AND PROVIDED, THAT IF THERE IS OTHER INSURANCE UPON THE PROPERTY DAMAGED THEN THIS COMPANY SHALL ONLY BE LIABLE FOR SUCH PROPORTION OF THE LOSS OR DAMAGE AS THE SUM HEREBY INSURED BEARS TO THE WHOLE AMOUNT OF INSURANCE THEREON WHETHER SUCH OTHER INSURANCE CONTAINS A SIMILAR PROVISION OR NOT.

ATTACHED TO POLICY NO. 51244 OF THE *General* AGENCY, HARTFORD FIRE INSURANCE COMPANY AND TO FORM A PORTION THEREOF.

Nov 1 1886

W. B. Libbey, Jr.
AGENT.

56 items, Models, Patterns, and Curiosities, Frescoes or Wall Decorations, are not insured, unless particularly mentioned in the Policy. 57 feet, or more; fences and other yard fixtures, awnings, signs, sidewalks, prismatic lights outside of the wall lines of any building, store furniture and fixtures, counters and shelving, goods on storage, are not insured under this Policy, unless separately and specifically mentioned.

This Policy is made and accepted on the above express conditions; but shall not be valid unless countersigned by the GENERAL AGENT of the Hartford Fire Insurance Company at CHICAGO, ILL.

In witness whereof, The said HARTFORD FIRE INSURANCE COMPANY have caused these presents to be signed by their President, and attested by their Secretary, in the City of Hartford and State of Connecticut.

C. B. Whiting, Secretary.

Geo. L. Chase, President.

188

Dollars

Agent of the HARTFORD FIRE INSURANCE COMPANY
1000

to _____ paid by _____ Agent of the HARTFORD FIRE INSURANCE CO
OF HARTFORD, CONN. this Policy is hereby acknowledged canceled, and surrendered to the said Company.

Second Edition of October, 1882.

HARTFORD, CONN.

Hartford Standard

THE

1/1/91

NOVEMBER

51247

No.

No 51247

READ THIS POLICY.

~~This Policy is not assignable for purposes of collateral security, but in all such cases it is to be made "Payable in case of loss," etc., by endorsement on its face in case of actual sale or transfer of title, leave being previously obtained, the form subjoined may be used, which must be executed at the time of said transfer.~~

The property hereby Insured having been purchased by
THE HARTFORD FIRE INSURANCE COMPANY consent that the interests of

in the within Policy may be assigned to said purchaser, subject, nevertheless, to all the terms and conditions therein mentioned and referred to

For Value Received, hereby transfer, assign, and set over unto.....
and assigns, all right, title, and interest in this Policy of Insurance, and all benefit and advantage
to be derived therefrom.

Witness hand and seal this day of 188